

CLAIMS

I claim:

1. A method for using a portable memory device by a customer to participate in an incentive program provided by an entity to the customer, the method comprising:

said customer temporarily providing said portable memory device to said entity;

checking whether an identification means corresponding to said entity exists in said portable memory device, wherein a unique customer identifier of said identification means uniquely identifies said customer to said entity;

if said identification means does not exist, said entity creating said identification means in said portable memory device and creating an account for said customer, corresponding to the incentive program, wherein said account is linked with said unique customer identifier; and

providing participation in said incentive program to said customer.

2. The method of claim 1, wherein said entity creating said account, without requesting any information related to said customer.
3. The method of claim 1, wherein said unique customer identifier is used to anonymously identify said customer.

4. The method of claim 1, wherein said identification means comprising at least one file in said portable memory device.
5. The method of claim 4, wherein said file is used by said customer to anonymously identify with a web site associated with said entity by copying said file to a cookie folder on a computer used by said customer.
6. The method of claim 5, wherein said anonymously identifying with said web site is used by said customer to receive online incentive provided by said web site.
7. The method of claim 6, wherein said online incentive is a discount provided by said web site towards online purchase conducted by said customer with said web site.
8. The method of claim 4, wherein said file having a unique file name corresponding to said entity.
9. The method of claim 4, wherein said file is digitally signed by said entity.
10. The method of claim 1, wherein said participation in said incentive program comprising of said customer receiving membership benefits associated with said incentive program.
11. The method of claim 1, wherein said participation in said incentive program further comprising of providing an instant discount towards a purchase by said customer.

12. The method of claim 1, wherein said participation in said incentive program further comprising:

checking for any awardable activity performed by said customer with said entity; and

compensating said customer, wherein said compensation comprises of addition of value to said account.

13. The method of claim 12, wherein said awardable activity is said customer purchasing at least one of a product and a service from said entity.

14. The method of claim 12, wherein the accumulated value in said account is redeemed for an award.

15. The method of claim 12, wherein said value is in the form of bonus points.

16. The method of claim 12, wherein said value is of monetary nomination.

17. The method of claim 1, wherein said identification means further comprising:

said unique customer identifier; and

an association means to associate said unique customer identifier with said entity, wherein said entity receives said unique customer identifier from said portable memory device by using the association means.

18. The method of claim 17, wherein said identification means further comprising at least one of a: identifier for said incentive program, name of said customer, address of said customer, telephone number of said customer, photo image of said customer, photo image of the signature of said customer, and a personal identification of said customer.
19. The method of claim 17, wherein said association means is the unique file name of the file written by said entity on said portable memory device, wherein one of the data component within said file comprising said unique user identifier and, said entity retrieves said unique customer identifier by reading said file.
20. The method of claim 17, wherein said association means is a combination of a unique entity identifier and said unique customer identifier and writing this combination to a file on said portable memory device, wherein said entity retrieves said unique customer identifier from said portable memory device by searching for unique entity identifier in said file.
21. The method of claim 1, wherein said portable memory device is a portable flash memory product.
22. The method of claim 1, wherein said portable memory device is a portable memory card.
23. The method of claim 1, wherein said entity is one of a business entity and a government entity.

24. A system for providing an incentive program by an entity to a customer using a portable memory device, the system comprising:

a computer comprising a processor and means to receive portable memory device;

a removable portable memory device connected to said computer; and

said computer further comprising at least one computer readable medium comprising:

the incentive program data base;

a first computer program comprising a set of instructions when executed by said processor causes the computer to perform the steps of:

checking whether the incentive program identification means exists in said portable memory device, wherein a unique customer identifier of said incentive program identification means uniquely identifies said customer to said entity;

if said incentive program identification means does not exist, creating said incentive program identification means in said portable memory device and creating an incentive program account and linking said incentive program account with said unique customer identifier and storing in said incentive program data base;

if said incentive program identification means exists, reading said incentive program identification means and extracting data elements, wherein one of the data element is said unique customer identifier; and

providing participation in said incentive program to said customer.

25. The system of claim 24, wherein said first program further comprising instructions, when executed by the processor causes the computer to check the portable memory device for any harmful files and to abort the processing if harmful files exist in the portable memory device.